



Automatic Payroll Deduction Program

The APD Program allows you to:

- Review participating vendor product and service information at your worksite on non-work time.
- Select optional insurance coverage not provided by the State under your current employee benefit package.
- Pay for optional insurance benefits through payroll deduction from your after tax take home pay.

The State of Iowa does not endorse or sponsor any vendor, or the products and services they provide, it does allow the premiums for insurance policies, not offered by the State of Iowa, to be paid through payroll deduction as a post tax deduction. Payroll deduction is a simple and easy way to pay your insurance premiums. Any resulting coverage an employee may decide to purchase will be based on a contract between the employee and the participating APD vendor. The State as the employer is not part of the insurance relationship. Any questions or issues that may arise with regard to a chosen policy should be directed to the participating APD vendor. A vendor can participate by meeting the requirements of the APD program but not be offered as a payroll deduction option if enrollment does not meet the mandated threshold. Current participating vendors are listed below. **Only those highlighted in yellow are offered as a payroll deduction option at this time.**

	Allstate	New York Life	Colonial	AFLAC	Allied
Agent	Betty Bebout	Jay Black	Richard Ginther	Todd DeVoss	Daryl Johnson
Phone	(888) 584-8322	(515) 453-1328	(515) 205-9660	(877) 340-1457	(800) 982-0756
FAX	(515) 225-8030	(515) 453-1490	(888) 361-6656	(866) 262-9487	(800) 548-8289
E-mail	Bettybebout@allstate.com	blackja@ft.newyorklife.com	rjgint@msn.com	Help@spotlite.com	daryljohnson@bmjinsurance.com
Mailing Address	3636 Westown Parkway Suite 204 West Des Moines, IA 50266	4900 University Ave. Suite 225 West Des Moines, IA 50266	4220 Lincoln Ave. Des Moines, IA 50310	216 West Ohio Street Floor 4 Chicago, IL 60654	701 5th Ave Des Moines, IA 50391-2000
Coverage Provided	<ul style="list-style-type: none">• Auto Insurance• Homeowners/Renters Insurance• Heart/Stroke Protection• Whole Life Insurance• Universal Life Insurance• Long-Term Care Insurance	<ul style="list-style-type: none">• Guaranteed Issue Whole Life Insurance• Simplified Issue Universal Life Insurance• Long-Term Care Insurance <p>Visit Website: http://www.desmoines.nyoffices.com/</p>	<ul style="list-style-type: none">• Accident Insurance• Short Term Disability Ins.• Long Term Care Ins.• Cancer Coverage Ins.• Critical Illness Ins.• Whole Life Insurance	<ul style="list-style-type: none">• Accident Insurance• Critical Illness/Cancer Insurance• Short-Term Disability Insurance• Hospital Indemnity Insurance <p>Visit Website: http://iowa.spotlite.com/</p>	<ul style="list-style-type: none">• Auto Insurance• Homeowners/Renters Insurance• Personal Umbrella Insurance• Boat Owner's Insurance• Recreational Vehicle Insurance

More participating vendors are listed on the following page.

	Central United Life	Central Financial Group	Two Rivers Insurance	Holmes Murphy	EMC National Life Company
Agent	Julie Devine	Jason Freese	Jim Annear	Jim Krage	Brent (BJ) Spyksma
Phone	(641) 357-1314	(800) 728-3829	(515) 327-2020	(515) 314-4111	(515) 419-2745
FAX	(641) 357-6201	(515) 457-1222	(515) 327-2021	(515) 221-8889	(563) 652-9736
E-mail	jdevine@netins.net	jfreese@centralfinancial.com	cfenton@tworiversins.com	jkrage2000@aol.com	bspyksma@mac.com
Mailing Address	1502 North 23rd St Clear Lake, IA 50428	5959 Village View Dr. , Suite 200 West Des Moines, IA 50266	4500 Westown Pkwy, STE 277 West Des Moines, IA 50266	3001 Westown Parkway West Des Moines, IA 50266	14321 Delwood Drive Urbandale, IA 50323
Coverage Provided	<ul style="list-style-type: none"> • Accident Insurance • Cancer Care Plus 	<ul style="list-style-type: none"> • Long-Term Care Insurance 	<ul style="list-style-type: none"> • Avesis Vision Plan • Eye Med Vision Plan 	<ul style="list-style-type: none"> • Long-Term Care Insurance 	<ul style="list-style-type: none"> • Whole Life Insurance • Critical Illness Insurance
			Visit Website: http://www.benefitiowa.com/		

	National Teachers Associates Life Insurance Company	Washington National/ Conesco	American National Insurance Company	Liberty Mutual	MassMutual Financial Services
Agent	Kari Werner	Al Harris	Carl Davis	Leslie Rolison	Tony Eastman
Phone	(972)-532-2100 (888)-671-6771	(515) 252-7099	(888) 491-4576	(630) 836-1006 x7155058	(515) 457-3338
FAX		(515) 252-9997	(515) 986-3422	(630) 422-6980	(515) 223-6560
E-mail	kariwerner.ntlif@yahoo.com	alan@benefitslifeltd.com	carl.davis1@mchsi.com	leslie.rolison@libertymutual.com	teastman@finsvcs.com
Mailing Address	P.O. Box 802207 Dallas, Texas 75380-2207	2400 86 th Street, Suite 18 Urbandale, IA 50322	2213 NW Gabus Dr Grimes, IA 50111	27201 Bella Vista Pkwy, 2 nd Fl Warrenville, IL 60555	1415 28 th Street, Suite 350 West Des Moines, IA 50266
Coverage Provided	<ul style="list-style-type: none"> • Accident Insurance • Cancer Insurance • Heart Attack, Heart Disease and Stroke Insurance • Disability Income Insurance 	<ul style="list-style-type: none"> • Short Term Disability • Cancer Insurance • Heart & Stroke Insurance • Accident Insurance • Universal Life Insurance • Critical Illness Insurance 	<ul style="list-style-type: none"> • Simplified Issue Whole Life Insurance • Simplified Issue Universal Life Insurance • Express Issue Universal Life Insurance 	<ul style="list-style-type: none"> • Auto Insurance • Homeowners Insurance • Renters Insurance • Condo Insurance • Umbrella Coverage • Fire Protection 	<ul style="list-style-type: none"> • Individual Disability Income • RetireGuard – Retirement Contribution Protection • Long-Term Care Insurance • Individual Life Insurance